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September 19, 2005

FDIC San Francisco Regional Office
John F. Carter, Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

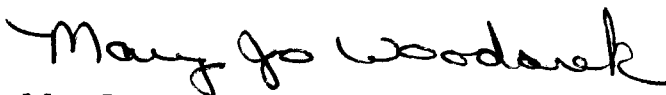
Dear Mr. Carter:

I am writing to ask for your support in keeping Wal-Mart out of banking. Wal-Mart has a history of destabilizing communities by driving local companies out of business.

I work for a small independent community bank and the presence of Wal-Mart will hurt me and the other businesses in my community.

Please deny their application for an industrial loan company (ILC) charter.

Sincerely,



Mary Jo Woodarek
Cattaraugus County Bank